

WHEN RECORDED, RETURN TO:
Lincoln Title Insurance Agency
2225 Washington Boulevard, Suite 200
Ogden, UT 84401
Telephone: (801) 476-0303
File No. AMER02-1670

SUBSTITUTION OF TRUSTEE

NOTICE IS HEREBY GIVEN, that LINCOLN TITLE INSURANCE AGENCY, a title insurance company authorized and actually doing business in the State of Utah, whose business address is 2225 Washington Boulevard, Suite 200, Ogden, Utah, is hereby appointed Successor Trustee under that certain DEED OF TRUST ("Trust Deed") dated MAY 6, 2009, executed by COURTNEY W. CURTIS AND MICHELLE K. CURTIS, as Trustor(s), in favor of AMERICA FIRST FEDERAL CREDIT UNION, its successors and assigns, as Beneficiary, and AMERICA FIRST FEDERAL CREDIT UNION is named as Trustee, which Trust Deed was recorded on MAY 11, 2009, as Entry No. 10699385, in Book 9721, at Page 6210, in the Official Records of SALT LAKE County, Utah, describing land therein situated in SALT LAKE County, Utah, and more particularly as follows:

LOT 137, VALLE DI VILLA PHASE 1 SUBDIVISION. ACCORDING TO THE OFFICIAL PLAT AS RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER. TOGETHER WITH THE UNDIVIDED OWNERSHIP INTEREST IN AND TO THE COMMON AREAS AND LIMITED COMMON AREAS AND FACILITIES, WHICH IS APPURTENANT TO SAID LOT AS SHOWN ON THE OFFICIAL RECORDED PLAT.

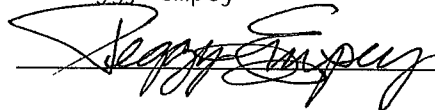
28-27-153-003

The undersigned Beneficiary hereby ratifies and confirms any and all actions taken on the beneficiary's behalf by the Successor Trustee prior to the recording of this Substitution of Trustee.

Dated: December 7, 2023

AMERICA FIRST FEDERAL CREDIT UNION

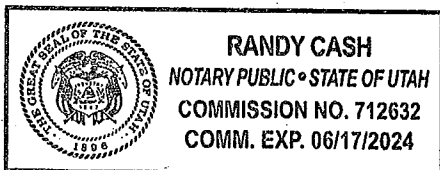
By: Peggy Empey

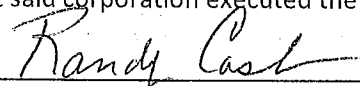


Its: Mortgage Servicing Manager

STATE OF UTAH)
)
 :ss.
COUNTY OF WEBER)

On the 7 day of December, 2023, before me, the undersigned, a Notary Public, personally appeared, Peggy Empey, who did say that they are the Mortgage Servicing Manager of AMERICA FIRST FEDERAL CREDIT UNION, that the within and foregoing instrument was signed on behalf of said corporation by authority of a Resolution of its Board of Directors, and that they duly acknowledged to me that said corporation executed the same.




NOTARY PUBLIC